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LETTER

FROM A

HAWKER *and* PEDLAR

In the COUNTRY,

TO A

Member of Parliament

At L O N D O N.

S H E W I N G,

How he was bound Apprentice to a Rich Linnen Draper at *London*.

How he married and set up for himself.

How his Master and other Rich Men of the Trade plotted his Ruin, because he sold cheaper than they did.

How they led him and his Wife into all manner of Extravagance.

How they thereby brought him into Necessity.

How they used him after they had brought him into a Dependence upon them.

And how he was at last totally undone, and obliged to turn *Hawker and Pedlar*.

Being a SHORT ACCOUNT of the several Methods practised by the Old Rich Dealers at *London*, for the Undoing of Young Beginners, and thereby monopolizing the whole Trade to themselves.

*By the Blessing of the Upright the City is exalted :
But it is overthrown by the Mouth of the Wicked.*
Prov. Ch. II. V. II.

L O N D O N :

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LETTER

FROM A

HAWKER *and* PEDLAR,

TO A

*Member of Parliament.**Honoured S I R,*

I Have for some time had the Honour to serve your Family, in the Country, with what little things they wanted in my Way: They have always approved not only of the Wares they had from me, but likewise of the Prices; and the young Ladies, your Daughters, have often diverted themselves, with making me open out my whole Pack, without laying out a Farthing; but they then made me sufficient Amends, by recommending me to your Honour's Butler, for a Glass of good Beer; and to your House Steward, for a good Dinties; and by

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declaring my Integrity to all the Gentlemen and Ladies of their Acquaintance.

Having fallen below my first Character of Life, I was ashamed to let my Circumstances be known to any of my old Acquaintance; and therefore I retir'd to your County, as being far remote from my Relations, and much out of the way of those who formerly pretended to be my Friends. To darken still more my intended Obscurity, I assumed, with my new Business, a new Name; and, tho' I have lived and traded, successfully, in your Neighbourhood, for so many Years, yet I have always concealed my true Name, my Family, and my Education, which I hope your Honour will excuse, seeing you must be convinced, by my Dealings, that I never thereby design'd to cheat, or impose upon any Person alive.

My real Name I have hereunto subscribed. I was born in the City of *Taunton*, and am descended of a Family that has for many Years been considerable in that Place, as your Honour may easily know, if you will be at the Pains to make any Enquiry about such a low, and insignificant Creature as I have, for some Years, appeared to be.

My Friends, I know, believe I have made an Elopement to the *West-Indies*; but, thank God, they cannot accuse me of having left a Farthing of Debt behind me unpaid. They say I was always a Fellow of high Metal, and would not submit to be seen by my Comrades in necessitous Circumstances; therefore they do not expect ever to hear of me again, unless I can make as good an Appearance as ever. I wish some of them had followed the same Course I have pursued; it would have prevented a great deal of the Misery that has since fallen upon them and their Families, and would have also prevented their having been the Cause of the Ruin of the many poor Families, that have been undone by their frequent Bankruptcies.

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After I had been educated both at School and University, I was bound an Apprentice to *Zachary B——* a Linnen Draper in *London*; where I not only learned the Mystery of my Trade, but, with it, to be extravagant, to go to Plays, and Musick Meetings, and to dangle about with my Master's Maids, who were generally dress'd up in Silk Gowns, Linnens, and Laces, which my Mistress had left off, and thrown to them, but were really good enough to make a Show in any Country Church, or Fair, in *England*.

Soon after my Apprenticeship was out, I married a young Girl (now my Wife) who was of honest Parents, and of a good Character, but had little or no Fortune: However, I was so much in Love that I had no Leisure, nor indeed any Inclination to think of Consequences. My Love was my only Director, and I have never yet had Occasion to blame my Guide, or to repent of my Choice; for by her Means I was immediately drawn off from all those Wildnesses and Extravagances which I had learned during my Apprenticeship: She has always been my Comforter in Afflictions, and my Chief Counsellor in Difficulties.

For some Years after my Marriage, I lived as Journeyman with my Master, or with some others of the same Trade; by which I got as much as supported me and my Family in a frugal, yet decent manner of Life. At last, by my Father's Death, the little Fortune I had came into my own Hands; which, tho' small, was sufficient enough to set me up in my Business: I then had the Pleasure to think, that I had an Opportunity of making my Girl happy, as well as myself; I immediately took a House and Shop in the Neighbourhood where I had served my Apprenticeship; I lett as much of my House furnish'd as near paid my Rent, and took all the honest Methods I could think of, both for saving and getting of Money. I resolv'd rather to engage Customers by having

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the best of Goods in my Shop, and selling cheaper than most of my Neighbours, than by making a great Show, and often drinking with, and entertaining my Acquaintance.

While I was in my Master's, and the other Shops of the Neighbourhood, I had recommended my self, by my civil and complaisant Deportment, to the Favour of most of the Customers; and my own and my Relations Acquaintance in the County where I was born brought me into a great Share of the Business of that and the neighbouring Counties; and those who came once to my Shop, found themselves so cheaply serv'd, and honestly used, that they always returned, when they wanted any thing in my way.

While I thus flattered my self with gilded Hopes of future Success, my Master *Zachary*, and *Humphry J—s*, a Neighbour of his, who was of the same County with me, in Conjunction with some of the rest of the Old-Standers, conspired my Ruin: My Master was jealous of my Success, and imagined I would interfere with him, by taking a great many of his old Customers away from his Shop; my Countryman was afraid of my Incroachments upon him in the Country; and both were disappointed in the unjust Gains they expected to have squeezed from me at my first setting up. All the old staunch Dealers in my way were disobligh'd at my selling most of my Goods at a cheaper rate than what they had fix'd among themselves at their weekly Meetings: Their private Interest first stirr'd up their Malice against me, and their Pride rais'd it to the highest Pitch; for they could not bear that a young Fellow should set up in the Neighbourhood, and pretend to be independent of them.

Tho' I was extremely cautious in giving or receiving Credit, yet I knew, that it was impossible to carry on an extensive Trade without it; I was oblig'd to sell often upon Credit, and that I might have my Shop as well provided as possible, I endeavour'd to

get as much Credit in the usual way as I had Occasion for; and the Factors, and Wholesale Dealers I apply'd to, went, of Course, to my Master, and the other old Stranders of the Trade, to enquire my Character; who, in Place of giving me the Character I really, at that time, deserved, were sure to give a Shrug and say, they did not know any thing of my Business: This frighted a great many, but, in spite of their Shrugs and Insinuations, my frugal and parsimonious way of Living, and my Application and Exactness in Business, procured me as much Credit as I had use for, and I met with Forbearance as often as I had Occasion for it.

My envious and rich Neighbours, who had hitherto kept me at a great Distance, began to find that this Method would not prevail; and therefore they soon changed their Politicks, and at a full Meeting of the most substantial and cunning Men of the Trade, my Ruin was resolved on, and the Method proposed for bringing it about was, to introduce me into their Society, and to endeavour, by all means, to lead my Wife and me into all manner of Expence: This too successful Method was proposed by my malicious and deceitful Master *Zachary*, who never could endure to see a young Man, or a poor Man begin to thrive in any manner of Business: The Necessitous he lookt upon as his Slaves, and his Neighbour's Success he considered as a Diminution of his Dominion.

The first Method contrived was to make me take up the Livery, which I was not much averse to, being naturally ambitious, and fond of getting into the Management of publick Affairs; for you must know, Sir, that we Dealers are as fond of coming into the Management of the Corporation, as you Gentlemen are of getting into the Administration of State Affairs. Thus I was taken in, and obliged to serve all the publick Offices, which put me to a great Expence, and made me neglect my Business; I was honoured with being introduced into the Club of the Dons of the Trade, and to all the Party Cabals of the

the City ; so that I began to conceive Hopes of being Lord Mayor in a few Years.

My Pride being thus puffed up, my Thoughts took quite a different Turn ; I began to imagine, that the only way of growing Rich was, to throw away my Money, and to make as great a Show as the rest of my Neighbours ; and, by my being so intimate with them, a strict Friendship and Correspondence was introduced between their Wives and mine. Tho' my poor Wife was always against Expence, yet my Neighbour Ladies teased and banter'd me so much, that I was at last induced to buy her fine Clothes, a Gold Repeater, fine Sets of China, and to get her Cupboard deckt out with all sorts of Plate ; and then she was inticed to make Parties for Tea, for Whisk and Quadrille, and to go to Plays, Opera's, and Assemblies, with the Ladies of her Acquaintance ; while I, in my Turn, was cajoled into the keeping, first, of a Horse, then a Chaise, and, at last, a Country House. In a Word, we were put upon all the extravagant Tricks of the richest Citizens, except that of Whoring and Intriguing, which our mutual Love prevented, tho' many Attempts were made, and both she and I were, for that End, let into many Secrets, which we had never otherwise been made privy to.

While they were thus leading me upon the Ice, they used all Endeavours to prevail upon me to give over having any further Concern with the Factors and Wholesale Dealers, who had formerly been my Correspondents ; they took a Care to furnish me with Money to pay them all off, and they procured me all the Credit I desired from those of their Acquaintance, who were indeed much richer Men, and made a greater Figure in the World, than those I had before dealt with. For all those Favours they askt no Reward, and I was vain enough to believe, that they were granted meerly for the Respect they had to my good Sense and Merit. Thus I went on for some time in the Height of Luxury and Affluence ; my Head was so full of the Magistracy, that
I had

I had not time to reflect upon my private Affairs ; and I met with no Rub till my new Companions found they were sure of their Blow.

My Master *Zachary B——n*, and my Countryman *Humphry J——s*, being now two of my chief Companions, and, as I innocently imagined, my sincere Friends, I began one Night, when we were over a serious Glass together, to complain of a Disappointment I had that Day met with in the Payment of a Sum of Money, which I expected to have received ; and most simply told them, that I had promised to pay their Friend *Jack H——s* an Hundred Pounds the next Day, which I now could not do ; but I hoped he would not be uneasy, for that I could pay him in a few Days. What ! says *Zachary*, have you no Money at your Banker's ? I answered, I had not ; neither could I ask to borrow of him, for I was too much in his Books already : Upon which, my Master, I observed, tipst the Wink to my Countryman ; the Meaning of which, I could not then comprehend, but, to my Cost, I have found it since fully explained.

Next Morning, early, their Friend *Jack H——s*, not only came to demand his Money, but told me, if I did not pay it before Change time, I must bring Bail along with me ; for he would certainly take out a Writ, and arrest me upon Change, if I did not prevent it by paying the Money, or putting in Bail. This being the first time I had ever been so threatned, it put me under a most terrible Consternation ; but I imagined that the Man's great Hurry for having his Money, proceeded from his own Circumstances, which were but narrow ; and therefore I had not the least Suspicion, that it proceeded from the Treachery of my Friends.

I knew my Master *Zachary*, and several other rich Men of the Trade, used to lend out Money upon the Pledge of Goods, or to purchase at an under Rate from Persons who were in Distress, for want
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of Money, and that they kept considerable Sums always at Command, in order to catch at such Advantages; and I foolishly imagined, that they, who had made so many Protections of Friendship to me, would let me have the little Sum I then wanted, without asking an absolute Sale, or the extravagant Interest they generally had from Strangers: Full fraught with these Hopes, I went directly to my old Master, whom I found at the Tavern, with my Countryman *Humphry*; I told the Story freely to them, and desired the Favour, they would let me have the Money for a few Days, and I would leave Goods to the full Value in their Hands, and would give them a Supper and a Bottle of Wine for Interest; but both made an Excuse, and said, they would serve me, with all their Hearts, but that their ready Money was quite exhausted: Then, Gentlemen, says I, you must be Bail for me, till I can get in some of my own Money. This they likewise refused, by saying, that they had suffer'd so much, in that way, that they had made a Vow, never to be Bail for any Man breathing.

This Disappointment I so little expected, that it gave me a most prodigious Shock, and put me into a vast Confusion; which my Countryman perceiving, he took me aside, and, in pretended Secrecy, told me, that he knew such a one had then a great deal of Money by him, and that he would furnish me with what I wanted; upon which I went to this Gentleman, *William S———b* by Name, who was a very eminent wholesale Dealer, and one of our Club: He told me that he never lent any Money, but if I had any Goods to sell, he would be the Purchaser. This was another Shock, for I foresaw, that I must part with my Goods at half Value; which, however, I resolved to submit to, rather than to allow my self to be affronted upon Change, or to publish my Difficulty to any more of my Acquaintance: The Goods were accordingly sent for; I was taken into the back Shop, and obliged to sell as many Goods for One Hundred Guineas, as really cost me One Hundred
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and Fifty Pounds; which was the more grating to me, because I was sure of receiving, and did actually receive, Two Hundred Pounds the Week after.

As soon as I had got this Money, I went immediately to a Tavern, sent for *Jack H——*s, and paid him his Money; after which, he would treat me with a Glass of Wine, and begg'd me a Thousand Pardons: Whereupon I says, pr'ythee, *Jack*, what made thee so very pressing for thy Money? He answered, that he might perhaps, at another time, but he could not then, tell me the whole Story; but, in short, says he, if you had not paid me this Money, I must have arrested you upon Change, or gone to Jail my self; and added, that he advised me to submit a little more to the Directors of the Trade than I had formerly done; for we young Beginners, says he, must obey their Commands, if we have a Mind to thrive in our Business.

I did not, indeed, at first comprehend my poor Neighbour's Meaning, nor did I know whom he called the Directors of the Trade; but I soon after was so unlucky as to learn that Mystery, and was obliged to be as much their humble Servant as poor *Jack* then was; for after my pretended Friends had once brought me into a Difficulty, they took Care that my Misfortunes should be as fertile as the River Nile; and while I imagined that the Difficulty I had been reduced to, would be concealed from all the World, they took a Care to publish it among all my Correspondents, and Customers: Nay, the very Man from whom I had, upon Trust, bought the Goods, which I had been obliged to sell to *William S——h* at the under Rate, before-mentioned, was not only informed of the Story, but was carried to the Shop where I had sold them, and shew'd his own Goods; and the Purchaser was so abandon'd, and at the same time malicious, as to tell him for what he had purchased them, and to brag of his Dexterity in catching at a good Bargain: All the Factors, and wholesale Dealers I had to do with, were acquainted with my
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Story ; and particular Care was taken, to find out all those who had any Demand upon me, and to insinuate to them, that it was probable a Statute would be taken out against me : This blew up my Credit so much, that I was, every Day, by the Contrivance of some of my Club, distressed for some trifling Debt or another ; and often obliged to apply to my Master, and to my Countryman, for Money, who now made no Scruple of taking my Goods out of my Shop at any Price they pleased to put upon them. Every Debt I owed in the World came against me, and before I had got all paid, and my self extricated out of these Difficulties, my Shop was almost entirely stript.

None of the Factors or Dealers, to whom I had been recommended by the rich Men of the Trade, would have any thing more to do with me ; and my first Correspondents I had, at their Instigation, left off dealing with ; so that I could not, with any Confidence, return to ask Credit of them : By which means my Shop lay, for some time, unprovided ; and thereby I lost a good many of my ordinary Customers, both in Town and Country.

Notwithstanding all these Difficulties, I had still a good Stock left, and a great Acquaintance, and being now stript of all personal Credit of my own, I became a fit Prey for the rich Leeches of the City of *London* ; for which Reason, my old Master, my Countryman, and two or three more of their Companions, got me, one Evening, to sup with them at the Tavern ; and there they proposed, that if I would take Goods of them, at such Prices as they and I should agree on, and promise not to sell cheaper than they did, they would, as yet, support me : Which Proposal I then readily accepted of, hoping that they would allow me such a Profit as was reasonable for my Care and Trouble.

Accordingly, next Day, great Quantities of all sorts of Goods were sent in, and my Shop was again full of all manner of merchantable Goods ;
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but, among them, there were several Parcels which were not so good of their Kind as they ought to be; and when I met them at Night, to settle the Bills of Parcels, I found the Prices were much higher than I ever used to pay; yet was I obliged to comply, and to give Notes, payable upon Demand, for all the Goods that were sent in, tho' with a verbal Declaration from them, that, if I managed right, they would not insist upon Payment, till after I had disposed of the Goods; all which hard Terms I agreed to, in Hopes that in a little time I should be able to recover my Credit, and draw my self from under the Jaws of my Devourers; but alas! I soon found they had got too fast a Hold of me; I was caught in a Snare, from which I could not escape, 'till I was stript almost to the Skin.

Several Parcels of the Goods they sent me were a meer Cheat; and the Prices they obliged me to sell at were much above my usual: The Difference in my way of Dealing was soon discovered by my Customers, and my Business dropt off apace; my own proper Stock diminished insensibly, and yet my Pride was so great, that I could not bear to lessen my Expence, or stoop to live in a meaner way than I had done for some Time before.

As fast as the Money came into my Hands, they were sure to haul it away from me; and they kept so continual a Watch upon my Conduct, that I never durst venture to take Goods from any but them; and at the same time, they put such high Prices upon what they sold me, that I could make but very little Profit by the Retail.

Being now a sure Card, and, as they well knew, not able to act any otherwise than as they ordered me, I was admitted into their most private Cabals, and was often made a Tool of, for drawing in other young Fellows to be undone, in the same Manner as I had been myself; which made me comprehend

a little of the Plot that had been carried on against me.

But my Friend *Jack H——*s becoming, at last, Bankrupt, and being provided for, by some of his Friends in the *West Indies*, he thereby shook off all Dependence upon his former Masters ; and then he opened the whole Secret to me, and told me, that my old Master and my Countryman, were the two Men that obliged him to threaten me for the Payment of that One Hundred Pounds, and that it was done with a Design to ruin me.

This Declaration raised my Spleen to such a Height against my two false Friends, that it was not easy for me to stifle my Indignation: But I was then under the Lyon's Paw, and durst not stir for fear of being torn to Pieces.

Soon after my Master came to me, and told me, that there was One Hundred Pounds of the Money I owed him, so long due, that he could not lye out of it any longer ; and therefore he desired that I would provide for the Payment of it. I told him, that the Goods were not yet disposed of, and therefore I could not pay him ; but, if he pleased, he should have his Goods again ; and, indeed, I would have been glad to have been quit of them ; for they were so bad, that I could not sell them, without a considerable Loss. The old Gentleman gravely told me, he made no Childrens Bargains, and therefore he would not take his Goods back at the same Price that he sold them ; so that I was obliged to give him a Bond for the One Hundred Pounds, payable in three Months, with Interest from the Date.

This new Imposition I bore with tolerable Patience ; but at the End of three Months, my old Gentleman came back, and askt me, if I had provided for the Payment of my Bond ? To which I answer'd, that I could not pretend to pay him any other way, than out of the Produce of his own Goods ; that
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he knew that they were not as yet disposed of, and therefore I wondred how he could expect Payment. He then told me, in a Huff, that he knew better what to do with his Money, than to let it lie at five *per Cent* Interest, and that if I could not then pay my Bond, I must give him the Goods back, and he would write Seventy Pounds off my Bond, and allow me three Months to pay the Remainder ; or, if I did not like that Proposal, he would allow me to keep the Goods, and would give me three Months Forbearance, as to the Bond, if I would make him a Compliment of Five Guineas, for his great Indulgence towards me ; one or t'other he said I must do ; otherwise he would immediately put my Bond in Suit.

An Arrest upon a Bond I knew would be my immediate Ruin ; it would have brought all my Creditors upon my Back, and the little I had left would have been soon swallowed up by the Lawyers ; I therefore chose to make him the Compliment of Five Guineas, which he greedily snatch'd at, and told me, with an insulting Grin, that since I was so generous, he would treat me with Half a Gill at the next Tavern.

This Imposition roused me out of the Lethargy I had so long been in. I came home pretty soon that Night, and next Morning early set about balancing all my Books, when I found I was pretty near upon a Par ; and therefore I immediately resolved to shake myself loose of all those Harpies, and, with the little I might have left, to retire to the Country, and turn *Pedlar* : My Resolution, as soon as taken, I communicated to my Wife, who bore it with incredible Patience. I then set about calling in all my Debts, and selling off my Shop Goods as fast as I could, and the last remaining, I expos'd to a publick Sale, at which I got Fourscore and Ten Pounds for those very Goods, which my Master wanted to take back at Seventy.

Having

Having got in most of my Debts, and turned my Shop, my Household Furniture, my Wife's fine Clothes, and other Trinkets, all into ready Money, I paid every Farthing Debt I owed in the World ; and, with about One Hundred Pounds I had left, I retired into your Honour's County; took up the Name I now am known by in the Country ; and ever since have followed the Business of a *Hawker* and *Pedlar* ; and, thank God, with such Success, that I have now a much better Stock than when I first set up Shop-keeping in the City of *London*.

Thus your Honour will perceive, that I have had Occasion to be pretty well acquainted with the Business both of the Shop-keepers, and of the *Hawkers* and *Pedlars* ; and as that Affair is now like to be brought before the PARLIAMENT, if your Honour thinks any Information I can give may be useful, I am sure you will permit me to be your Correspondent ; which will be a great Pleasure to me, because it will sometimes afford me an Opportunity of declaring how much I am,

Honoured S I R,

Your Honour's

Most Obliged,

Most Faithful, and

Most Humble Servant,

James C-----l.

